

IN THE SPECIFICATION:

Page 1, revise the 1st section (Priority Claim, lines 1-6) as follows:

PRIORITY CLAIM RELATED APPLICATION

This application is a continuation of U.S. patent application serial number 09/635,321, filed August 9, 2000, which claims priority of co-pending United States the benefit of U.S. provisional patent application entitled “MONEY TRANSFER TECHNIQUES”, filed January 5, 2000, and assigned serial number 60/174,646, filed January 5, 2000, which is incorporated herein by reference.